IAP15 Rec'd PCT/PTO 29 JUN 2006

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The PTO did not receive the following listed item(s)

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BETWEEN

CARDSOFT INTERNATIONAL PTY LTD ACN 075 945 265

of Level 29, 459 Collins Street, Melbourne, VIC, 30005,

AUSTRALIA (the "Assignor")

AND

CARDSOFT, INC.

of One Waters Park Drive, Suite 104, San Mateo, CA 94403

UNITED STATES OF AMERICA

(the "Assignee")

RECITALS

A. The Assignor is registered, or entitled to be registered, as the owner of the pending patent applications identified in the Schedule (collectively, the "Patents").

B. The Assignor has agreed to assign the Patents to the Assignee.

ASSIGNMENT

- 1. The Assignor hereby assigns to the Assignee its entire interest in the Patents, including:
 - (a) its rights, if any, to sue for any infringement of the Patents which took place prior to the date of this Assignment, or which takes place prior to recordal of this Assignment;
 - (b) its rights, if any, to apply for and obtain other patents claiming priority from or otherwise based on the Patents.
- 2. A party to this Assignment must, upon the request of the other party, do all things reasonably desirable to give effect to clause 1, including by executing further documents.
- 3. The Assignor acknowledges receipt of good and valuable consideration from the Assignee.
- 4. This Assignment is effective on the date it is signed for the Assignor.

COUNTERPARTS

5. This Deed may consist of a number of counterparts and, if so, the counterparts taken together constitute one document.

SCHEDULE

1) Communications Device with Card Facility

WO0180193 (Filing date 17 April 2001)

AU5016201 (Application date 17 April 2000)

2) Method and Apparatus for Programming Computing Devices

WO0029944 (Filing date 16 November 1999)

AU1535500 (Application date 16 November 1998)

3) Bankcard or Note with Display

WO0104832 (Filing date 12 July 2000)

AU5664900 (Application date 12 July 1999)

4) Improved Apparatus For Remote Payment Transactions (aka "Dual Interface")

WO0104851 (Filing date 12 July 2000)

AU5664900 (Application date 12 November 1997)

UK (9911089.2) (Application date 12 November 1997)

US (09/297991) (Application date 12 November 1997)

5) Improved computing system and computing device

AU1531400 (Application 2 November 1998) WO0026803 (Filing date 2 November 1999)

6) A system and method for the provision of information within a predetermined locality

AU5664500 (Application date 8 July 1999)

WO0105094 (Filing date 10 July 2000)

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EXECUTED as a deed

SIGNED for CARDSOFT INTERNATIONAL PTY LTD by)	7
Signature of director	Signature of 2 nd director	
Andrew Smyth Name of director (print)	Name of 2 nd director	
Date: 10 November 200)S	
SIGNED for Cardsoft, Inc. by	Signature of director	
	のMALD E Sus Name of director (print)	Jes
Date: 11/29/6.5		